

Form PTO 1449 (Modified)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY DOCKET NO. 271189US28		SERIAL NO. 10/806,572	
LIST OF REFERENCES CITED BY APPLICANT				APPLICANT Judith KLUGMAN			
				FILING DATE March 22, 2004		GROUP 3694	
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, etc.)							
/H.T./	AAA	J. Cavanagh, et al.; Alternative Transfer of Catastrophe Risk and the Lloyd's Market; Pgs. 6-9					
	AAB	C. McGee; MMC Viewpoint, Catastrophe - Bonds Come of Age; http://www.mmc.com/views/00wintermcghee.shtml ; Pgs. 1-4; dated 2000					
	AAC	Michael S. Canter, et al.; CNA Re White Papers - Securitization - History of the Cat Bond Market - The Foundation and Evolution of the Catastrophe Bond Market; http://www.cnare.com/rescenter/s2k_reports/catbonds.htm ; Pgs. 1-5; dated 2002					
	AAD	Aschkenasy, J.; Investopedia - Fair Weather Friends, Catastrophe Bonds are More Dependent on the Greenhouse Effect than Greenspan; http://www.investopedia.com/offsite.asp?URL=http://...tpub.com/archive/ps/98-03psmarch/march98PS58.html ; Pgs. 1-4; dated 1998					
	AAE	Belonsky, G. et al; Insurance-Linked Securities (Excerpted from Swiss Re New Markets); Pgs. 174-176; dated 1999					
	AAF	Deal Round-Up - Capital Markets Innovation; www.reactionsnet.com ; Pgs. 22-25; dated 06/2002					
	AAG	SCOR - News - Press Release, SCOR Places EUR 130 Million Cover for Credit Reinsurance Risks; http://www.scor.com/us/4_communique.asp?num=904 ; Pg. 1 of 2; dated 04/17/2002					
	AAH	Wildermuth, D.; Operational Risk Conference - Using Capital Market Securities as Operational Risk Mitigants; Pgs. 1-13; dated 11/16/2001					
	AAI	The Manage Mentor - Knowledge Universe - Finance - Securitisation of Insurance Risks; http://www.the-managementor.com/kuniverse.kmailers_universe/finance_kmailers/FIFS ; Pgs. 1-2; dated 08/27/2002					
	AAJ						
	AAK						
	AAL						
	AAM						
	AAN						
	AAO						
	AAP						
	AAQ						
Examiner /Hai Tran/				Date Considered 04/20/2008			

*Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./